

AMENDMENTS TO THE SPECIFICATION

Please amend paragraph 0054 on page 11 of the application as filed as follows:

Within a case, the user identity and/or role also determines the data that ~~that~~ the user can view and/or edit. In other words, a user may have access for viewing to only some data pertaining to a case but not other data based on his user identity and/or role. Likewise, a user may be able to view some data but not edit such data based on his user identity and/or role. As an example, a case manager at a service provider may be able to view selected data pertaining to a case (e.g., the phone number of an applicant for contact purposes) but not others (e.g., the policy limit). As another example, a case manager at a carrier may be able to view certain data pertaining to a case (e.g., the agency in charge of the case) but not edit such information (e.g., cannot change the agency name to another agency).

Please amend paragraph 0057 on page 11 of the application as filed as follows:

The IBOS is implemented by a multi-layer component architecture, with each layer serving as a container for grouping the modular components associated with the layer below it. In one embodiment, the IBOS is implemented by a five-tier architecture: portal/container, web application, module, tool, and view. These ~~the~~ IBOS architecture components are depicted in Fig. 3. At the highest level is the portal/container level 302. Under portal/container level is the application level 304. Application level 304 includes one or more web-centric applications, some or all of which preferably adopt the web-centric desktop visual metaphor provided by portal/container level 302.

Please amend paragraph 0110 on page 25 of the application as filed as follows:

Once preliminary client and case data is obtained, the client may also employ ~~employed~~ the QuickQuoteTM tool (1706) to search among carriers for insurance products that fit the requirements of the client and to provide some preliminary premium quote and/or to provide alternative products that may also be of interest to the client. At this point, the agent may

associate the case to be underwritten with an agency, if such association hasn't been done as a default (e.g. as in the case where the agent is an exclusive agent of an agency).